

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: RUBEL, WILLIAM A, SR.  
RUBEL, SANDRA S.

§ Case No. 09-02201  
§  
§  
§

Debtor(s)

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that MICHAEL G. BERLAND, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn  
Chicago, IL

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:15AM on 12/17/2010 in Courtroom 201, United States Courthouse, Will County Court Annex Building  
57 N. Ottawa Street, Suite 201  
Joliet, IL .

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 11/15/2010

By: /s/ Michael G. Berland

Trustee

MICHAEL G. BERLAND  
1 NORTH LASALLE STREET  
STE 1775  
CHICAGO, IL 60602  
(312) 855-1272

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: RUBEL, WILLIAM A, SR.  
RUBEL, SANDRA S.

§ Case No. 09-02201

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Debtor(s)

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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

*The Final Report shows receipts of* \$ 75,012.97  
*and approved disbursements of* \$ 43,701.13  
*leaving a balance on hand of* <sup>1</sup> \$ 31,311.84

**Balance on hand:** \$ 31,311.84

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
N/A					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 31,311.84

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Trustee, Fees - MICHAEL G. BERLAND	6,250.64	0.00	6,250.64
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Total to be paid for chapter 7 administration expenses: \$ 6,250.64

Remaining balance: \$ 25,061.20

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$4,766.11 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1P	Internal Revenue Service	4,766.11	0.00	4,766.11

Total to be paid for priority claims: \$ 4,766.11

Remaining balance: \$ 20,295.09

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 52,280.35 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 38.8 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
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1U	Internal Revenue Service	224.46	0.00	87.14
2	Discover Bank/DFS Services LLC	16,072.30	0.00	6,239.15
3	PYOD LLC , as assignee of Citibank	10,356.57	0.00	4,020.34
4	PYOD LLC as assignee of Citibank	1,001.52	0.00	388.78
5	American Express Bank FSB	1,331.49	0.00	516.87
6	American Express Centurion Bank	5,194.01	0.00	2,016.27
7	Shannon A Houdek & W. Todd Houdek	18,100.00	0.00	7,026.28

Total to be paid for timely general unsecured claims: \$ 20,294.83  
Remaining balance: \$ 0.26

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
N/A				

Total to be paid for tardy general unsecured claims: \$ 0.00  
Remaining balance: \$ 0.26

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
N/A				

Total to be paid for subordinated claims: \$ 0.00  
Remaining balance: \$ 0.26

Prepared By: /s/MICHAEL G. BERLAND  
Michael G Berland

MICHAEL G. BERLAND  
1 NORTH LASALLE STREET  
STE 1775  
CHICAGO, IL 60602  
(312) 855-1272

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

# Certificate of Service Page 6 of 6

# CERTIFICATE OF NOTICE

District/off: 0752-1  
Case: 09-02201

User: vrowe  
Form ID: pdf006

Page 1 of 1  
Total Noticed: 23

Date Rcvd: Nov 16, 2010

The following entities were noticed by first class mail on Nov 18, 2010.

db/jdb +William A Rubel, Sr., Sandra S. Rubel, 1910 Chestnut Hill Road, Plainfield, IL 60586-8518  
aty +Patrick A Meszaros, Law Offices Of Patrick A Meszaros, 1100 W. Jefferson Street,  
Joliet, IL 60435-6814  
tr +Michael G Berland, 1 N LaSalle St, No.1775, Chicago, IL 60602-4065  
13453445 American Express, Box 0001, Los Angeles, CA 90096-0001  
13602994 American Express Bank, POB 3001, Malvern, PA 19355-0701  
13950643 American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
13950646 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
13453446 +Cardiovas-Consultants Naperville, 100 Spalding Drive, Suite 212, Naperville, IL 60540-6552  
13453447 +Community Imaging LLC, 7808 College Drive 1SE, Palos Heights, IL 60463-1095  
13453449 +Edward Hines Lumber, PO Box 5255, Naperville, IL 60567-5255  
13453450 Edward Hospital, PO Box 4207, Carol Stream, IL 60197-4207  
13453451 +Harris Bank, P.O. Box 5043, Rolling Meadows, IL 60008-5043  
13453452 +Harris N.A., 111 W. Monroe Street, Chicago, IL 60603-4095  
13453453 +Home Depot Credit Services, P.O. Box 6029, The Lakes, NV 88901-6029  
13453454 ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 21126,  
PHILADELPHIA PA 19114-0326  
(address filed with court: Internal Revenue Service, Centralized Insolvency Operations,  
P.O. Box 21126, Philadelphia, PA 19114-0326)  
13453455 +Sears, PO Box 183082, Columbus, OH 43218-3082  
13453456 Shell Oil Credit Card Center, PO Box 689151, Des Moines, IA 50368-9151  
13453457 +Target, PO Box 59317, Minneapolis, MN 55459-0317  
13453458 +Tressler, Soderstrom, Maloney & Pri, 305 W. Briarcliff Rd. Suite 201,  
Bolingbrook, IL 60440-2845  
13453459 +Will County Treasurers Office, 302 N. Chicago Street, Joliet, IL 60432-4059

The following entities were noticed by electronic transmission on Nov 17, 2010.

13453448 E-mail/PDF: mrdiscen@discoverfinancial.com Nov 17 2010 02:25:29 Discover, PO Box 6103,  
Carol Stream, IL 60197-6103  
13715839 E-mail/PDF: mrdiscen@discoverfinancial.com Nov 17 2010 02:25:30  
Discover Bank/DFS Services LLC, PO Box 3025, New Albany, OH 43054-3025  
13785459 E-mail/Text: resurgentbknotifications@resurgent.com  
PYOD LLC its successors and assigns as assignee of, Citibank, Resurgent Capital Services,  
PO Box 10587, Greenville, SC 29603-0587

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty Joseph Mueller  
14109068 ##+Shannon A Houdek & W. Todd Houdek, 2256 Sweet Briar Lane, Valparaiso, IN 46385-8192  
TOTALS: 1, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 18, 2010

Signature:

